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Comments to House Bill No. 5560

Center for Civil Justice (CCJ) is a law firm that focuses on addressing legal and policy issues surrounding the programs, services and opportunities that are intended to help low-income people.

House Bill No. 5560 would amend Michigan's social welfare act by requiring a photograph of a person whose food assistance or cash assistance to appear on his or her Bridge Card. If more than one person is authorized to use the Bridge Card, "both individuals' photographic images shall appear" on the card. The bill would also prohibit a recipient from using his or her Bridge Card to obtain cash at an automated teller machine (ATM). Finally, the bill would limit a recipient's cash assistance to paying rent, utilities, child care, and "certain products as allowed by the department" only at state-approved grocery stores.

The Bill Will Not Prevent Fraud

The purpose of the bill's photograph requirement is to prevent unauthorized users from using another person's Bridge Card. A photograph requirement would not achieve this objective. The vast majority of consumer purchases at grocery and other retail stores are completed by the purchaser sliding his or her card through a machine that approves the transaction. The cashier plays a passive role and does not scrutinize the card to determine if the card actually belongs to the purchaser.

Adding a photograph to the Bridge Card would require replacing all Bridge Cards. Since an estimated 1.5 million Michigan residents receive cash or food assistance, the cost would far exceed any benefit to our state. Also, while food assistance fraud exists, it is rare. In fact, SNAP fraud rates are the lowest of any governmental program.

The Bill Will Severely Restrict Purchases Recipients Could Make With Cash Assistance

The goal of Michigan's cash assistance program is "to help the family attain or retain capability for maximum self-support and personal independence."¹ This bill would completely undercut that goal by prohibiting families from using the assistance to purchase many basic and vital items.

HB 5560 would effectively render the cash assistance program meaningless for many low-income families because it severely limits how they may use the assistance. By restricting the use of the Bridge Card for "certain products," and only at "state-approved grocery stores," families would not be able to purchase other basic, essential items. For example, recipients may not be able to purchase gasoline for their car or household basics such as pots, pans, and clothing. They would not be able to use the assistance for car repairs and maintenance, or to pay prescription co-pays, and countless other basic needs.

Not all Michigan residents have access to the kinds of "grocery stores" that sell everything nor do they have transportation to get to a supercenter.

Conclusion

This bill would impose costly requirements for food and cash assistance programs, it would not achieve the goal of eliminating fraud, and it would obliterate the goal of these important social programs. For these reasons, CCJ opposes House Bill No. 5560.

Comments by:

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¹ See <https://dhhs.michigan.gov/OLMWEB/EX/BP/Public/BEM/100.pdf>, State of Michigan Department of Health & Human Services, Bridges Eligibility Manual, October 1, 2017.